



# The Chalkboard

Washington Area FCU

WINTER 2016

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## Better credit means better rewards!

### REWARD YOURSELVES!!!

-Enjoy a 2.99% \*APR for 6 billing cycles on all purchases starting NOV 1, 2016 - JAN 31, 2016. (Visa Credit Card)

- \* Introductory balance transfer APR of 2.99%\* for 6 billing cycles
- \* Fixed APR of 7.99%\*\* after 6 billing cycles
- \* No annual, cash advance, or balance transfer fees
- \* Plus earn reward points



**CURRENT CARDHOLDERS ARE ALSO ELIGIBLE FOR THIS PROMOTION!**

\*Daily Periodic Rate .008192- for qualified applicants. \*\*Daily periodic rate.021890- for qualified applicants. This is a product advertisement by Washington Area FCU. We are an equal opportunity lender. Federally chartered as Washington Area Teachers Federal Credit Union.

## Holiday Member Appreciation Event was a SUCCESS!

A special thank you goes out to Santa & Mrs. Claus, Washington Festival Chorale, J&D Winery, Sabika, Chick-Fil-A, our talented Balloon Artist, RedTree Web Design & Marketing and of course all of our local vendors for making our day such a success!!! Thank you to everyone who came and took part in our Holiday Member Appreciation Event!!!

All proceeds from this event went to our 4th Quarter Charity, the City Mission!!!





## Save up to \$15 on TurboTax, the smarter way to get your taxes done right!

File your taxes the smarter way and save! TurboTax® translates taxes into simple questions about your life, so you don't need tax knowledge – or an appointment – to get your taxes done right.

- **Get your maximum refund.** TurboTax searches over 350 deductions and credits to make sure you get your biggest possible refund, guaranteed.
- **Be sure nothing gets missed.** TurboTax CompleteCheck™ reviews every detail in your return, walks you through any final changes, and gives you the green light to file.
- **You're never alone.** Connect with an expert live, on-screen to get answers when you need them with TurboTax SmartLook™.

**WAFCU** members can get up to \$15 off TurboTax federal products.  
**Get started today and save!**

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### How to Reach Us

Washington Area  
Federal Credit Union

724.222.8064

[info@watfcu.org](mailto:info@watfcu.org)

### Hours of Operation

**Meadows Landing:**

Mon-Wed 9-4:30

Thurs 9-5

Fri 9-6

Sat 9-1

**Park Ave.:**

Mon-Wed 9-4:30

Thurs 9-6

Fri 9-5

## Inactive Account Alert:

The state of PA's escheat law requires all financial institutions to forward to the Department of Revenue any funds in an account that has had no activity in the past 3 years.

The Credit Union wants to make sure your account stays active and your funds on deposit stay with you. If your account has had "no activity" for a period of 18 months, your account will incur a \$5.00 inactive fee per month.

After 36 months of dormancy, your account will be escheated to the state.

If you receive a notice in the mail, please reactivate your account ASAP by doing one of the following types of transactions or simply return the signed notice to the Credit Union.

You can either deposit, withdrawal or transfer to reactivate your account.

If you have any questions, please call the Credit Union!

## Important Account Information:

**View the updated 2017 Rate and Fee Schedule here.**



*“The secret for success in life is for a man to be ready for his opportunity when it comes.”*

– Benjamin Disraeli

As I began my 2017 New Year column, I wanted a quote that, at least tangentially, dealt with a New Year. As I gathered my thoughts, this quote from Benjamin Disraeli (1804 – 1881) came to my attention. Disraeli, a famous British politician from the Tory Party, twice served as the British Prime Minister during Queen Victoria’s reign. He is often remembered for his storied political battles with Liberal Party leader William Gladstone, and for his prominence during the golden years of the British Empire.

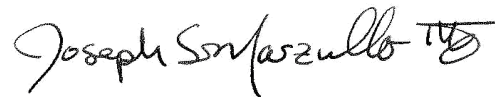
A simple reflection on Disraeli’s life suggests that he personified his quote. Born to a middle class Jewish family, Disraeli did not have the advantage of birth that many politicians could claim. Rising as he did through his career from humble origins to an eventual peerage as a close confidant of Queen Victoria, he was obviously ready for his opportunities.

As we begin a new year, it is common for us to engage in thoughtful contemplation of events that have passed, and of opportunities that may be created. Are you, our *owner/customer* financially prepared for any opportunity that 2017 may present? Is a consolidation loan in your plans? Perhaps home improvements or a new car. Do you have a low rate, quality VISA card for emergencies or quick purchases? Are you equipped with an electronic payment service like PayPal? Perhaps you have retired or are considering retirement. Have you met with an advisor to review you individual situation and to maximize opportunities that will occur in 2017’s economy?

*Your credit union* is prepared to assist you with all of these needs and more. Stop into either location and ask one of our friendly staff members for assistance with your financial concerns. Take an additional step and set up an appointment with Costas Grekis to discuss investment and retirement requirements. Whatever your need, we stand ready to assist you in its satisfaction. We are prepared to assist you with your financial opportunities when they arrive.

If you’re curious about some of our new services, stop in and inquire. While you’re at it, tell a co-worker or family member to check us out. We are ready and willing to provide them with the same great products and service that you have enjoyed over the years. Remember, nothing advertises a positive light for the credit union better than your personal recommendation.

On behalf of the staff of *your credit union*, I wish you and your family a happy, safe, and prosperous 2017.



**2017 Quarterly Charities**

**1st Quarter– Domestic Violence Services of Southwestern PA**

**2nd Quarter– Greater Washington County Food Bank**

**3rd Quarter– Washington Area Humane Society**

**4th Quarter– City Mission– Hope for the Homeless**



**Mark Your Calendar**

February 20th, 2017 – Closed  
March 8th, 2017 – WAFUCU Annual Dinner @ The Doubletree  
April 14th, 2017 – Closing at 3:00 p.m.

News, Offers, and  
Events




Facebook.com/  
washingtonarea  
federalcreditunion



@Penny\_Sense



 Washington Area FCU  
75 Landings Drive  
Washington, PA 15301

### **Cottrill Member Verification Alert:**

The Credit Union is conducting a regular verification of accounts.

Please check your statement carefully.

If there are any unresolved discrepancies, please contact:

Cottrill Arbutina & Associates, P.C. 525 Third Street Beaver, PA  
15009

724-683-3420

\*Please continue to send in your deposits & loan payments to  
Meadows Landing\*

75 Landings Drive Washington, PA 15301

### **SPECIAL NEWSFLASH!**

**\*Would you be interested in a Retirement Planning Session/Workshop?  
We'd love to hear from you, and also get it on our WAFUCU Calendar! As your  
Credit Union, we want to be an educational resource to you! Call us at  
724.222.8064 or email us at [marketing@watfcu.org](mailto:marketing@watfcu.org).**

### **\*Washington Area FCU 2017-2018 Closing Dates!**

February 20– Washington's Birthday

**Closing Early:**

May 29– Memorial Day

**April 14–Good Friday @ 3:00pm**

July 4– Independence Day

September 4–Labor Day

October 9–Columbus Day

November 10– Veteran's Day (Observance)

November 23 & 24–Thanksgiving

December 25–Christmas Day

January 1, 2018– New Year's Day